Docket No.: CITI0286-US

ABSTRACT

A system and method whereby an unregistered, anonymous user at an organization's website makes a submission/inquiry and is able to access a secure response containing private information without pre-registering or establishing an account with the organization. A response to the user is made via an unsecured e-mail notification that provides the user with an HTTPS link to an authentication page. The user then enters his/her user identification, for example, the user email address and password which was associated with the original submission/inquiry. Once the email address and password is authenticated, the secure response message is displayed on the user's web browser in SSL. Each response is provided on a per-submission basis.

17